

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: James I. Mahaney et al.
Serial No.: 10/774,058
Filed: February 6, 2004
Examiner: Samica L. Norman
Art Unit: 3694
Confirmation No.: 4821
Title: *Method for Maximizing Retirement Income Using Financial
Bridge Products and Deferred Social Security Income*

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO ELECTION/RESTRICTIONS REQUIREMENT

Applicants provide the following remarks in response to the Election/Restrictions Requirement ("Restriction Requirement") dated July 9, 2009: